

Information to identify the case:

Debtor 1	<u>Carol A. Cloutier</u>	Social Security number or ITIN	xxx-xx-9673
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 12-20306-CMB			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Carol A. Cloutier
aka Carol A. Ross

7/14/17

By the court: Carlota M. Bohm
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Carol A. Cloutier
 Debtor

Case No. 12-20306-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: lfin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jul 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 16, 2017.

db +Carol A. Cloutier, 123 Set Still Road, Dilliner, PA 15327-2649
 cr Bank of America, N.A., c/o Prober & Raphael, A Law Corporation, P.O. Box 4365,
 Woodland Hills, CA 91365-4365
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., PO Box 630267, Irving, TX 75063)
 13280772 +Arleen Ross, 167 Dora Village Main Street, Greensboro, PA 15338-1015
 13319298 +Bank of America, N.A., 16001 North Dallas Parkway, Addison, TX 75001-3311
 13372826 +Bank of America, N.A., c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Blvd., Suite 100, Woodland Hills, CA 91364-6207
 13280768 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477
 (address filed with court: Collection Service Center, Inc., P.O. Box 14931,
 Pittsburgh, PA 15234-0931)
 13280769 +Cornerstone Care-Dental, 7 Glassworks Road, Greensboro, PA 15338-9507
 13299623 +Fayette County Court of Common Pleas, Janice Snyder, Clerk of Courts, 61 East Main Street,
 Uniontown, PA 15401-3514
 13299624 +Linda S. Moore, Esquire, 243 Booth School Road, Graysville, PA 15337-3135
 13280774 Mark J. Udren & Associates, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200,
 Cherry Hill, NJ 08003-3620
 13280771 Penn Credit Corporation, 916 S 14th Place, P.O. Box 988, Harrisburg, PA 17108-0988
 13280773 +Southwest Regional Medical Center, 350 Bonar Avenue, Waynesburg, PA 15370-1608
 13299625 +Timperion & Associate, 80 East Main Street, Uniontown, PA 15401-3562
 13299626 +White Hills Cash, Island Financial, LLC, P.O. Box 330, Hays, MT 59527-0330
 13386344 +White Hills Cash - Bankruptcy Department, 5781 W Sunrise Blvd, Plantation FL 33313-6269

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 15 2017 01:18:48 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: BASSASSOC.COM Jul 15 2017 01:08:00 Capital One, N.A., Bass & Associates, P.C.,
 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083
 13280767 EDI: BANKAMER.COM Jul 15 2017 01:08:00 Bank of America Home Loans, P.O. Box 5170,
 Simi Valley, CA 93062-5170

TOTAL: 3

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America, N.A., successor by merger to BAC
 13653254* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)
 13280770 ##+Northwest Consumer Discount Company, 78 East High Street, Waynesburg, PA 15370-1817
 TOTALS: 1, * 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
 shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
 Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
 by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 16, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-2

User: lfin
Form ID: 3180W

Page 2 of 2
Total Noticed: 19

Date Rcvd: Jul 14, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 14, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor Nationstar Mortgage, LLC. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmlawgroup.com

Daniel R. White on behalf of Debtor Carol A. Cloutier dwhite@zeblaw.com, gianna@zeblaw.com;dwhite.zmw@gmail.com

Elizabeth Lamont Wassall on behalf of Creditor Nationstar Mortgage, LLC. vbarber@udren.com

James Warmbrodt on behalf of Creditor Nationstar Mortgage, LLC. bkgroup@kmlawgroup.com

Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteedpa.com

Sherri J. Braunstein on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing LP sbraunstein@udren.com, vbarber@udren.com

Stuart P. Winneg on behalf of Creditor Bank of America, N.A., successor by merger to BAC Home Loans Servicing, LP, fka Countrywide Home Loans Servicing LP swinneg@udren.com, cblack@udren.com

TOTAL: 8